

State of Indiana
2013 Health Plan Comparisons
Maximum Exposure Calculations without an HSA

Single Coverage

Plan Type	<u>Traditional PPO</u>	<u>CDHP1</u>	<u>CDHP 2</u>
Exposure Elements:			
Annual Employee Premium	\$ 4,218.24	\$ 201.24	\$ 1,213.68
Maximum Out of Pocket	\$ 2,500.00	\$ 4,000.00	\$ 3,000.00
Total Exposure	\$ 6,718.24	\$ 4,201.24	\$ 4,213.68

Family Coverage

Plan Type	<u>Traditional PPO</u>	<u>CDHP1</u>	<u>CDHP 2</u>
Exposure Elements:			
Annual Employee Premium	\$ 11,941.80	\$ 644.28	\$ 3,497.52
Maximum Out of Pocket	\$ 5,000.00	\$ 8,000.00	\$ 6,000.00
Total Exposure	\$ 16,941.80	\$ 8,644.28	\$ 9,497.52

Footnote: A.) Example assumes employee takes advantage of the Non-Tobacco
B.) Example assumes costs are incurred within the Anthem provider